

<b>Information to identify the case:</b>			
Debtor 1:	Keith A. Pierce		Social Security number or ITIN: xxx-xx-5895
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 9/26/22
Case number:	22-10434-GLT		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Keith A. Pierce	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1748 Clifford Dr. Erie, PA 16505	
<b>4. Debtor's attorney</b> Name and address	Stephen H. Hutzelman Hutzelman and Harmon 333 State Street, Suite 203 Erie, PA 16507	Contact phone 814-459-7754 Email: <a href="mailto:stephen@hh-legal.com">stephen@hh-legal.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteewdpa.com">cmecf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 10/31/22

**For more information, see page 2**

Debtor **Keith A. Pierce**

Case number **22-10434-GLT**

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>December 20, 2022 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> <b>remotely by the Trustee via Zoom, how to participate: goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></b></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline: 2/18/23</b>          <b>Filing deadline: 12/5/22</b>  <b>Filing deadline: 3/25/23</b></p>
	<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a>. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of plan, objections and hearing</b></p>	<p>The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>12/20/22 at 09:00 AM</b>, Location: <b>remotely by the Trustee via Zoom, how to participate: goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></b></p> <p>Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:  
Keith A. Pierce  
Debtor

Case No. 22-10434-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 31, 2022

Form ID: 309iPGH

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db	+ Keith A. Pierce, 1748 Clifford Dr., Erie, PA 16505-2806
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15529422	+ Barbara A. Pierce, 3063 West 11th Street, #9, Erie, PA 16505-3971
15529423	Berkheimer Associates, PO Box 995, Bangor, PA 18013-0995
15518062	Capital One, NA, Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
15529424	Centers for Rehab, PO Box 382059, Pittsburgh, PA 15250-0859
15529426	Consumer Reports, PO Box 2073, Harlan, IA 51593-0272
15518065	+ Eathlink f/d/b/a One Communications, RMS Bankruptcy Recovery Services, POB 5126, Lutherville Timonium, MD 21094-5126
15529428	+ Erie City Treasurer, Erie City Hall, 626 State Street, Erie, PA 16501-1146
15518066	Erie County Tax Claim Bureau, Erie County Courthouse, 140 West 6th Street, Room 110, Erie, PA 16501-1073
15529429	Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
15529430	+ Fairview Township Tax Collector, PO Box 90, Fairview, PA 16415-0090
15518069	#+ Frank & Israel, 6562 Ridings Road, Syracuse, NY 13206-1201
15529432	+ Millcreek Township Tax Collector, 3608 W 26th St #102, Erie, PA 16506-2059
15518075	+ National Recovery Inc., 2491 Paxton Street, Harrisburg, PA 17111-1036
15518076	+ Orthopaedic & Sports Medicine of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
15529433	PA Dept of Revenue, Department 280948, Harrisburg, PA 17128-0948
15518078	+ Penelec / First Energy, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
15518077	Penelec / First Energy, 100 Crawford's Corner Road, Building 1, Suite 1-511, Holmdel, NJ 07733
15529434	Penelec / First Energy, PO Box 3687, Akron, OH 44309-3687
15518085	+ Synerprise Consulting Svs. Inc., 5068 W. Plano Parkway, Plano, TX 75093-4408
15518086	+ Tax Sales, MacDonald Illig Jones & Britton, 100 State Street, Suite 700, Erie, PA 16507-1459
15529437	+ Waste Management, PO Box 43470, Phoenix, AZ 85080-3470

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stephen@hh-legal.com	Oct 31 2022 23:52:00	Stephen H. Hutzelman, Hutzelman and Harmon, 333 State Street, Suite 203, Erie, PA 16507
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Oct 31 2022 23:52:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 01 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2022 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 01 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Oct 31, 2022

Form ID: 309iPGH

Total Noticed: 53

smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2022 23:52:00	17128-0946 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Oct 31 2022 23:52:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15518060	Email/Text: collectors@arresourcesinc.com	Oct 31 2022 23:52:00	AR Resources Inc., POB 1056, Blue Bell, PA 19422
15518063	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 31 2022 23:52:00	Citizens Bank, One Citizens Bank Way, Mailstop JCA115, Johnston, RI 02919
15518061	+ Email/Text: bankruptcy@cavps.com	Oct 31 2022 23:52:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15529425	EDI: CAPIO.COM	Nov 01 2022 03:53:00	Cleveland Clinic, POB 89410, Cleveland, OH 44101-6410
15529427	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 31 2022 23:52:00	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700
15518064	+ EDI: DISCOVER.COM	Nov 01 2022 03:53:00	Discover Bank, DB Servicing Corp., POB 3025, New Albany, OH 43054-3025
15518067	Email/Text: jill@ffcc.com	Oct 31 2022 23:52:00	First Federal Credit Control, 24700 Chagrin Blvd. Suite 205, Cleveland, OH 44122-5662
15518068	Email/Text: FMClaims@Firstmarkservices.com	Oct 31 2022 23:52:03	Firstmark Services, Attn: Bankruptcy, PO Box 82522, Lincoln, NE 68501
15529431	EDI: IRS.COM	Nov 01 2022 03:53:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
15518070	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2022 23:52:00	Kohls, Attn Credit Adm, POB 3043, Milwaukee, WI 53201-3043
15518071	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2022 23:52:00	Kohls / Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15518072	+ Email/Text: Bankruptcy@natfuel.com	Oct 31 2022 23:52:00	National Fuel Gas, PO Box 2081, Erie, PA 16512-2081
15518073	+ Email/Text: Bankruptcy@natfuel.com	Oct 31 2022 23:52:00	National Fuel Gas, Correspondence, 1100 State Street, Erie, PA 16501-1912
15518074	+ Email/Text: Bankruptcies@nragroup.com	Oct 31 2022 23:52:00	National Recovery Agency, Attn: Bankruptcy, POB 67015, Harrisburg, PA 17106-7015
15518081	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2022 23:52:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
15518079	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2022 23:52:00	PNC Bank, POB 1820, Dayton, OH 45401-1820
15518080	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2022 23:52:00	PNC Bank, POB 94982, Cleveland, OH 44101
15518083	EDI: PRA.COM	Nov 01 2022 03:53:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
15518082	EDI: PRA.COM	Nov 01 2022 03:53:00	Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541
15529435	Email/Text: dl-csgbankruptcy@charter.com	Oct 31 2022 23:52:00	Spectrum, 4145 S. Falkenburg Road, Riverview, FL 33578-8652
15518084	+ Email/Text: amccoy@synerpriseconsulting.com	Oct 31 2022 23:52:00	Synerprise Consulting Svs. Inc., 5651 Broadmore Street, Mission, KS 66202-2407
15529436	^ MEBN	Oct 31 2022 23:47:43	UPMC Health Services, PO Box 371472,

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Oct 31, 2022

Form ID: 309iPGH

Total Noticed: 53

15518087	^	MEBN		Pittsburgh, PA 15250-7472
			Oct 31 2022 23:47:08	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15518088	^	MEBN		
			Oct 31 2022 23:47:47	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15518089	+	EDI: VERIZONCOMB.COM		
			Nov 01 2022 03:53:00	Verizon Wireless, Attn: Bankruptcy Dept., PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen H. Hutzelman	on behalf of Debtor Keith A. Pierce stephen@hh-legal.com shutzelman@ecf.inforuptcy.com;ann@hh-legal.com

TOTAL: 4